



FNB Introduces Direct Deposit Switch Capabilities

Continues to Advance Digital Strategy with Latest Feature Designed to Save Time and Simplify the Bank Onboarding Process

PITTSBURGH, PA – April 14, 2025 – F.N.B. Corporation (NYSE: FNB) today announced the launch of automated [direct deposit switch capabilities](#), the latest enhancement to its award-winning digital banking experience.

The Direct Deposit Switch service is embedded in FNB's account opening process. By providing the option for customers to move their payroll direct deposit(s) instantaneously with a few simple steps, FNB further streamlines the account onboarding experience and makes it even more convenient for customers to choose FNB as their primary bank.

FNB expects to also enable clients to digitally move their recurring debit transactions to FNB later in 2025. Both services are being launched through a partnership with [Atomic](#), building on FNB's recent investment in the fintech's [strategic fundraising initiative](#).

"FNB's digital strategy is designed to drive client acquisition, engagement and primacy, and it is a major force behind our success gaining share throughout the footprint," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "Our work with Atomic is the latest in an ongoing series of investments we have made in fintech partnerships and proprietary technology that make it easier to start or grow an FNB relationship."

FNB's seamless customer onboarding journey revolves around [eStore®](#). The proprietary platform enables consumers and businesses to shop for banking solutions, receive data-driven product recommendations, access financial education resources, and schedule appointments with FNB experts. Users can put their product selections in their shopping cart and check out to begin their applications — and with FNB's innovative [eStore Common application \(Common app\)](#), they have the added convenience of applying for up to 30 different products simultaneously with one universal application.

Now, with the ability to seamlessly move direct deposits using Online or Mobile Banking, the process to find, open and set up FNB accounts can be completed in minutes, all from a digital device.

According to Delie, customer activity levels indicate that FNB's focus on reducing common account-opening obstacles has been extremely effective. He added, "We use technology, including AI, to increase the speed with which we connect clients with the optimal products for their needs. Since launching the eStore Common app, monthly averages for consumer deposit and loan applications have increased approximately 30 and 40 percent, respectively."

FNB's direct deposit switch capabilities are available with new or existing FNB checking, savings or money market accounts. After logging in to Online or Mobile Banking, consumers can access the Direct Deposit Switch service by navigating to their accounts. Then, customers can search for their payroll provider, sign into their corresponding employer account and receive confirmation that their payroll direct deposit has been successfully moved to their FNB account.



FNB continually builds on its digital banking platform. Explore the Company's comprehensive digital solutions, highlighted by eStore, at fnb-online.com.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in seven states and the District of Columbia. FNB's market coverage spans several major metropolitan areas, including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; Washington, D.C.; Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina; and Charleston, South Carolina. The Company has total assets of nearly \$49 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Washington, D.C. and Virginia.

FNB provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network, which is led by its largest affiliate, First National Bank of Pennsylvania, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, government banking, business credit, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services, including deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. FNB's wealth management services include asset management, private banking and insurance.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's MidCap 400 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation website at www.fnbcorporation.com.

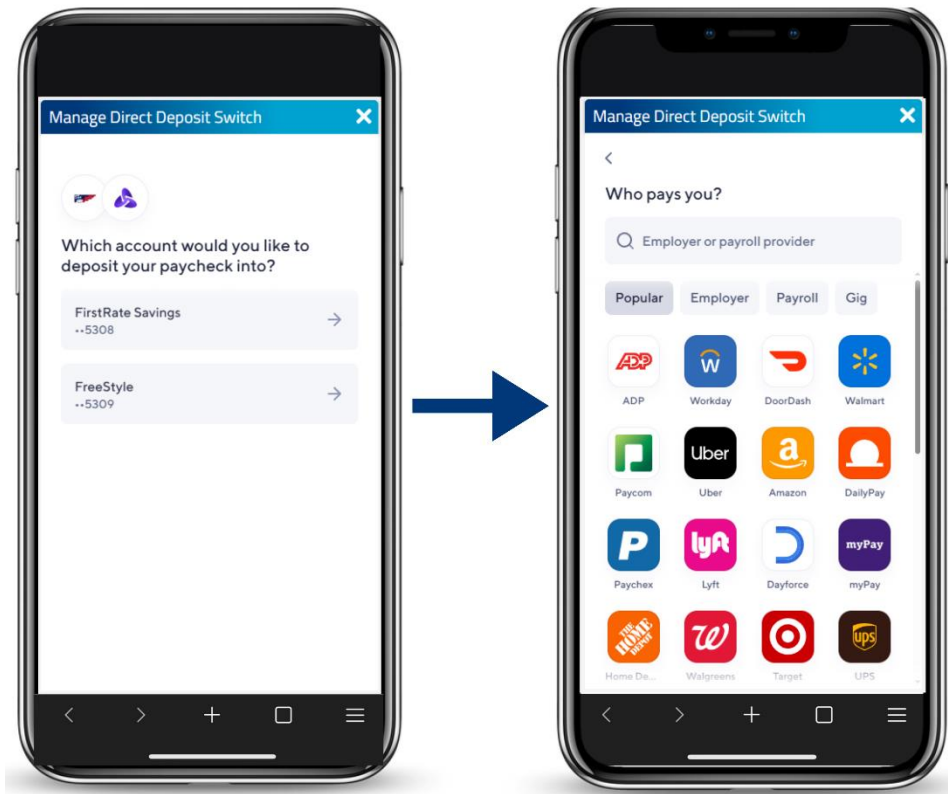
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FNB partnered with the fintech Atomic to make it easy for customers to move direct deposits to their accounts in just a few simple steps.